

Fill in this information to identify the case:

Debtor 1 Valerie Lanette Jacques

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of California  
(State)

Case number 19-12243

## Official Form 410S2

**Notice of Postpetition Mortgage Fees, Expenses, and Charges** 12/16

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any fees, expenses, and charges incurred after the bankruptcy filing that you assert are recoverable against the debtor or against the debtor's principal residence.

File this form as a supplement to your proof of claim. See Bankruptcy Rule 3002.1.

Name of creditor: Quicken Loans Inc.

Court claim no. (if known): 1

Last 4 digits of any number you use to identify the debtor's account: 1 9 5 4

Does this notice supplement a prior notice of postpetition fees, expenses, and charges?

☒ No

☐ Yes. Date of the last notice: \_\_\_\_/\_\_\_\_/\_\_\_\_

**Part 1: Itemize Postpetition Fees, Expenses, and Charges**

Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in this case. If the court has previously approved an amount, indicate that approval in parentheses after the date the amount was incurred.

Description	Dates incurred	Amount
1. Late charges	_____	(1) \$ _____
2. Non-sufficient funds (NSF) fees	_____	(2) \$ _____
3. Attorney fees	_____	(3) \$ _____
4. Filing fees and court costs	_____	(4) \$ _____
5. Bankruptcy/Proof of claim fees	<u>06/10/2019</u>	(5) \$ <u>500.00</u>
6. Appraisal/Broker's price opinion fees	_____	(6) \$ _____
7. Property inspection fees	_____	(7) \$ _____
8. Tax advances (non-escrow)	_____	(8) \$ _____
9. Insurance advances (non-escrow)	_____	(9) \$ _____
10. Property preservation expenses. Specify: _____	_____	(10) \$ _____
11. Other. Specify: <u>BK Atty Fee: Plan Review</u>	<u>06/05/2019</u>	(11) \$ <u>150.00</u>
12. Other. Specify: <u>BK Atty Fee: Objection to Plan</u>	<u>06/24/2019</u>	(12) \$ <u>500.00</u>
13. Other. Specify: _____	_____	(13) \$ _____
14. Other. Specify: _____	_____	(14) \$ _____

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid. See 11 U.S.C. § 1322(b)(5) and Bankruptcy Rule 3002.1.

Debtor 1 Valerie Lanette Jacques  
First Name Middle Name Last Name

Case number (if known) 19-12243

**Part 2: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Nichole L. Glowin, SBN 262932  
Signature

Date 07/01/2019

Print: Nichole Lynn Glowin  
First Name Middle Name Last Name

Title Attorney for Creditor

Company Law Offices of Wright, Finlay & Zak, LLP

Address 4665 MacArthur Court, Suite 200  
Number Street  
Newport Beach CA 92660  
City State ZIP Code

Contact phone (949) 477 - 5050

Email nnglowin@wrightlegal.net

**PROOF OF SERVICE**

I am employed in the County of Orange, State of California. I am over the age of eighteen (18) and not a party to the within action. My business address is 4665 MacArthur Court, Suite 200, Newport Beach, California 92660.

On July 1, 2019, I served the foregoing documents described as ***NOTICE OF POSTPETITION MORTGAGE FEES, EXPENSES, AND CHARGES***, on the following individuals by depositing true copies thereof in the United States first class mail at Newport Beach, California, enclosed in a sealed envelope, with postage paid, addressed as follows:

**SEE ATTACHED SERVICE LIST**

- [X] (BY MAIL) I caused such envelope with postage thereon fully prepaid to be placed in the United States mail at Newport Beach, California. I am readily familiar with the firm's business practice for collection and processing of correspondence for mailing with the U.S. Postal Service pursuant to which practice the correspondence is deposited with the U.S. Postal Service the same day in the ordinary course of business.
- [ ] (BY NORCO OVERNITE - NEXT DAY DELIVERY) I placed true and correct copies of thereof enclosed in a package designated by Norco Overnite with the delivery fees provided for.
- [X] (BY ELECTRONIC SERVICE) Pursuant to CM/ECF System, registration as a CM/ECF user constitutes consent to electronic service through the Court's transmission facilities. The Court's CM/ECF systems sends an e-mail notification of the filing to the parties and counsel of record listed above who are registered with the Court's EC/ECF system.
- [X] (FEDERAL) I declare that I am employed in the office of a member of the bar of this court at whose direction the service was made.

I declare under penalty of perjury of the laws of the United States that the foregoing is true and correct. Executed on July 1, 2019, at Newport Beach, California.

/s/ Susan Earnest  
SUSAN EARNEST

**SERVICE LIST**

In re Valerie Lanette Jacques  
Bankruptcy Case No.: 19-12243

**PARTIES SERVED BY US MAIL:**

Valerie Lanette Jacques  
6248 W. Chennault Avenue  
Fresno, CA 93722  
DEBTOR

Jeffrey D. Rowe  
2440 W Shaw Ave #114  
Fresno, CA 93711  
DEBTOR'S COUNSEL

Michael H. Meyer  
PO Box 28950  
Fresno, CA 93729-8950  
CHAPTER 13 TRUSTEE

Office of the U.S. Trustee  
United States Courthouse  
2500 Tulare Street, Room 1401  
Fresno, CA 93721  
U.S. TRUSTEE